

Information to identify the case:

Debtor 1	Frank Cantave	Social Security number or ITIN	xxx-xx-0314
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 12-18563-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Frank Cantave

1/9/18

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Frank Cantave
DebtorCase No. 12-18563-MBK
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 38

Date Rcvd: Jan 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2018.

db +Frank Cantave, 52 Crest Drive, Englishtown, NJ 07726-8257
 cr +BANK OF AMERICA, N.A., Koury, Tighe, Lapres, Bisulca & Sommers, 1423 Tilton Road, Suite 9,
 Northfield, NJ 08225-1857
 cr +Wells Fargo Bank NA dba Americas Servicing Company, Phelan Hallinan & Schmieg PC,
 400 Fellowship Road, Suite 100, Mt Laurel, NJ 08054-3437
 cr +Wilmington Savings Fund Society, FSB, doing busine, Knuckles, Komosinski & Elliott, LLP,
 50 Tice Boulevard, Suite 183, Woodcliff Lake, NJ 07677-7681
 512918600 America's Servicing Company, PO Box 9039, temecula, CA 92589-9039
 512918601 +American Express, Attn: Zwicker & Associates, 1101 Laurel Oak Road, Suite 130,
 Voorhees, NJ 08043-4322
 513026142 +BMW Bank of North America, PO Box 23356, Pittsburgh, PA 15222-6356
 512918603 BMW Card Services, PO Box 31046, Tampa, FL 33631-3046
 513148342 +Bank of America, N.A., c/o Prober & Raphael, A Law Corporation,
 20750 Ventura Boulevard, Suite 100, Woodland Hills, California 91364-6207
 512918606 +Chase, Attn: MRS Associates, 1930 Onley Avenue, Cherry Hill, NJ 08003-2016
 512918610 FIA Card Services, Attn:Forster, Garbus & Garbus, 7 Banta Place,
 Hackensack, NJ 07601-5604
 512918612 +Scotts LawnService,, Customer Service, P.O. Box 388, Marysville, OH 43040-0388
 512918614 Urology Associates, Attn: Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 513184090 +Wells Fargo Bank, N.A., c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301,
 Mountainside, NJ 07092-2315
 512918615 Wells Fargo Home Mortgage, Attn: Zucker, Goldberg & Ackerman, PO Box 1024,
 Mountainside, NJ 07092-0024
 515988756 +Wilmington Savings Fund Society, FSB, doing, Knuckles, Komosinski & Elliott, LLP,
 50 Tice Boulevard, Suite 183, Woodcliff Lake, NJ 07677-7681

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 09 2018 23:11:46 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jan 09 2018 23:11:44 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 513061608 EDI: BECKLEE.COM Jan 09 2018 22:33:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 513270229 +EDI: WFFC.COM Jan 09 2018 22:33:00 Americas Servicing Company,
 ATTN: BANKRUPTCY DEPARTMENT, MAC #D3347-014, 3476 STATEVIEW BLVD.,
 FT. MILL, SC 29715-7203
 512952171 +EDI: AISACG.COM Jan 09 2018 22:33:00 Ascension Capital Group, Inc.,
 Attn: BMW Financial Services Deotp., Account: XXXXXXXXXX2670, P.O. Box 201347,
 Arlington, TX 76006-1347
 512952165 +EDI: AISACG.COM Jan 09 2018 22:33:00 Ascension Capital Group, Inc.,
 Attn: BMW Financial Services Dept., Account XXXXXXXXXX8823, P.O. Box 201347,
 Arlington, TX 76006-1347
 512918602 EDI: BANKAMER.COM Jan 09 2018 22:33:00 Bank of America, N.A., PO Box 26078,
 Greensboro, NC 27420
 513031294 EDI: BANKAMER2.COM Jan 09 2018 22:33:00 FIA CARD SERVICES, N.A., PO Box 15102,
 Wilmington, DE 19886-5102
 512918604 EDI: BMW.COM Jan 09 2018 22:33:00 BMW Financial Services, 5515 Park Center Circle,
 Dublin, OH
 512988797 EDI: BMW.COM Jan 09 2018 22:33:00 BMW Financial Services NA, LLC, P.O. Box 3608,
 Dublin, OH 43016
 516719088 +EDI: AISACG.COM Jan 09 2018 22:33:00 BMW Financial Services NA, LLC,
 c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
 515126670 +EDI: BMW.COM Jan 09 2018 22:33:00 BMW Financial Services NA, LLC, 5550 Britton Parkway,
 Hilliard, OH 43026-7456
 513160466 +EDI: BANKAMER.COM Jan 09 2018 22:33:00 Bank of America, N.A., Bk. Dept.,
 P.O. Box 26012, NC4-105-02-99, Greensboro, NC 27420-6012
 512918605 E-mail/Text: bcwrtoff@cablevision.com Jan 09 2018 23:12:50 Cablevision,
 200 Jericho Quadrangle, Jericho, NY 11753-2701
 512918607 EDI: CHASE.COM Jan 09 2018 22:33:00 Chase, PO Box 15153, Wilmington DE 19886-5153
 513264649 EDI: BL-BECKET.COM Jan 09 2018 22:33:00 Main Street Acquisition Corp assignee of CHASE,
 BANK USA N A, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 512918611 EDI: CAPIO.COM Jan 09 2018 22:33:00 Medical Payment Data,
 Attn: The Law Offices of Mitchell N Kay, 2222 Texoma Pkwy Ste 160, Sherman, TX 75090-2482
 513639249 EDI: PRA.COM Jan 09 2018 22:33:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk, VA 23541
 514752543 EDI: PRA.COM Jan 09 2018 22:33:00 Portfolio Recovery Associates, LLC, c/o Bank Of America,
 POB 41067, Norfolk VA 23541
 512979101 EDI: Q3G.COM Jan 09 2018 22:33:00 Quantum3 Group LLC as agent for, Capiro Partners LLC,
 PO Box 788, Kirkland, WA 98083-0788
 512918613 EDI: TDBANKNORTH.COM Jan 09 2018 22:33:00 TD Bank, PO Box 9547, Portland, ME 04112-9547
 512918616 +EDI: WFFC.COM Jan 09 2018 22:33:00 Wells Fargo Home Mortgage, PO Box 10335,
 Des Moines, IA 50306-0335

TOTAL: 22

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 38

Date Rcvd: Jan 09, 2018

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Wells Fargo Bank, N.A.
cr* +BANK OF AMERICA, N.A., KOURY, TIGHE, LAPRES, BISULCA & SOMMERS, 1423 TILTON ROAD, SUITE 9,
NORTHFIELD, NJ 08225-1857
515126671* +BMW Financial Services NA, LLC, 5550 Britton Parkway, Hilliard, OH 43026-7456
512918608* Chase, PO Box 15153, Wilmington DE 19886-5153
512918609* Chase, PO Box 15153, Wilmington DE 19886-5153

TOTALS: 1, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 11, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Andrew L. Spivack on behalf of Creditor Wells Fargo Bank NA dba Americas Servicing Company
nj.bkecf@fedphe.com
Ashley L. Baelz on behalf of Creditor Wilmington Savings Fund Society, FSB, doing business as
Christiana Trust, not in its individual capacity, but solely as trustee for BCAT 2015-13BTT
cmecf@sternlav.com
Ashley L. Baelz on behalf of Creditor WELLS FARGO BANK, N.A. cmecf@sternlav.com
James J. Cerbone on behalf of Debtor Frank Cantave cerbonelawfirm@aol.com
Karen B. Olson on behalf of Creditor Wilmington Savings Fund Society, FSB, doing business as
Christiana Trust, not in its individual capacity, but solely as trustee for BCAT 2015-13BTT
kbo@kkmllp.com, nmm@kkmllp.com
Peter P. Bisulca on behalf of Creditor BANK OF AMERICA, N.A. ktlbslaw@aol.com
Rebecca Ann Solarz on behalf of Creditor BANK OF AMERICA, N.A. rsolarz@kmlawgroup.com
Sean M. O'Brien on behalf of Creditor BANK OF AMERICA, N.A. sobrien@flwlaw.com

TOTAL: 11